cise, and his practice in regard to intoxicating liquors. It is the last of these which demands special attention. Insurance companies never knowingly accept an application from a man who is intemperate. "Intemperance is perhaps the most formidable enemy to the safe assurance of life."* The agent can do a great deal to safeguard the interests of his company by keeping that point in mind. Not only must the present habits be taken into consideration, but also the past habits. It is seldom that we find a past drunkard or a Keeleyite who does not at some later date again break out into intemperance. Reclaimed drunkards are therefore not desirable risks.

4. PERSONAL HISTORY—By personal history, we mean the past record of a man's life as to illness, accidents, etc. Most companies in their instructions to agents set forth the various diseases which are particularly liable to disqualify for life insurance. The list generally includes such diseases as the following: Gout, fits, chronic hoarseness or cough, spitting of blood, heart or kidney disease, rheumatism, lung trouble of any kind, insanity and asthma.

5. FAMILY HISTORY—The importance of family history in its relation to the eligibility of a life for insurance can scarcely be overestimated. Whether certain diseases are hereditary or whether the tendency thereto is hereditary, or whether it is only the susceptibility to those diseases that is hereditary, are questions which we may leave to doctors to quarrel about. But at any rate, whatever be the cause, this fact is clear; that certain diseases occur more frequently in some families than others, and that the circumstance has a very important bearing on the selection of the risks of a life insurance company.

---

*Dr. J. E. Pollock, in his Medical Handbook of Life Assurance.